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BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

Washington, D. C. 20551

Summary of Equity Security Transactions and Ownership of Directors,
Officers, and Principal Stockholders of Member State Banks
as Reported Pursuant to Section 16(a) of the
Securities Exchange Act of 1934

October 1983

EXPLANATORY NOTE

Information in this Summary has been drawn from reports on Form F-8, "Statement of Changes in Beneficial Ownership of Securities," filed with the Board of Governors of the Federal Reserve System. In the interest of simplification, the Summary omits reported data with respect to initial holdings (reported on Form F-7), purchases and sales aggregating less than 50 shares during the month for which the report is filed, stock splits, stock dividends, rights, and gifts. The underlying reports may be inspected at the Federal Reserve Board offices, Washington, D.C. Publication of this information is in no sense a representation that it is correct or complete.

On the following pages, the name of the bank is followed by the name of the person reporting and his relationship to the bank. Unless otherwise indicated, all transactions involve the bank's common stock. Any indirect interest (through holding companies, partnerships, trusts, family ownership, etc.) is shown below the direct interest. Symbols indicate the nature of the nature of ownership, if other than direct (see "Guide to Symbols").

GUIDE TO SYMBOLS

Reference to these symbols is essential for a full and accurate interpretation of the data reported

RELATIONSHIP

- "O" - Officer
- "D" - Director or person performing similar functions
- "B" - Beneficial owner of more than 10 percent of any registered equity security of the bank
- "V" - Voting trustee
- "T" - Trustee
- "M" - Member of advisory board or honorary director

CHARACTER OF TRANSACTION

- No symbol - Purchase or Sale
- "B" - Bequest or Inheritance
- "C" - Compensation
- "D" - Distribution
- "E" - Exchange or Conversion
- "F" - Exercise of rights
- "G" - Gift
- "S" - Stock dividend or stock split
- "X" - Exercise of option

NATURE OF OWNERSHIP

- No symbol - Securities are beneficially owned directly.
- "1" - Securities are directly held, but reporter disclaims any admission that he is the beneficial owner of the securities.
- "2" - Securities are beneficially owned indirectly through a holding company, partnership, trust, or other intermediary; figures reported represent the TOTAL transactions and holdings of the intermediary.
- "3" - Same as in "2" except that the reporter disclaims any admission that he is the beneficial owner of the securities.
- "4" - Securities are beneficially owned indirectly through a holding company, partnership, trust, or other intermediary, figures reported represent the PROPORTIONATE interest of the reporter.
- "5" - Same as "4" except that reporter disclaims any admission that he is the beneficial owner of the securities.

MONTH-END OWNERSHIP

- "PR" - Holdings as previously reported.

TRANSACTIONS AND MONTH-END OWNERSHIP

Reports included in this summary were filed with the Board of Governors of the Federal Reserve System during the period from

October 11, 1983 to November 11, 1983

IMPORTANT - See Guide to Symbols on preceding page

BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	TRANSACTION AND OWNERSHIP SYMBOL	AGGREGATE TRANSACTIONS		MONTH-END OWNERSHIP
				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>BANCO DE PONCE</u> <u>Puerto Rico</u>						
Antonio Luis Ferre	O	9-20-83	2	500		200 54,902
<u>BANK OF MID-JERSEY</u> <u>(Bordentown, New Jersey)</u>						
John E. Dimon	D	9-16-83	2	189		11,456 6,696
<u>BANK OF SMITHTOWN</u> <u>(Smithtown, New York)</u>						
Frank Radau	OD	10-14-83	2	100		18,634 446
<u>CHEMUNG CANAL TRUST CO.</u> <u>(Elmira, New York)</u>						
Charles R. Bauman	D	9-7-83		52		111
Joel C. Robinson	D	9-7-83		58		42
Kenneth A. Tiffit	D	9-7-83		100		200

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BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	TRANSACTION AND OWNERSHIP SYMBOL	AGGREGATE TRANSACTIONS		MONTH-END OWNERSHIP
				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>CORTLAND SAVINGS & BANKING COMPANY Cortland, Ohio</u>						
Richard L. Hoover	D	10-11-83	2	100		500 100
<u>DAVENPORT BANK & TRUST COMPANY Davenport, Iowa</u>						
Elizabeth Haines	O	9-6-83		100		2,130
<u>FIRST COMMERCIAL BANK Arlington, Virginia</u>						
James B. Brockett	O	10-7-83		100		106,970
Harry F. Scott	O	9-19-83		100		410
<u>LAPEER COUNTY BANK AND TRUST COMPANY Lapeer, Michigan</u>						
Joseph D. O'Henley	D	9-22-83		00		3,748
<u>LORAIN COUNTY SAVINGS & TRUST COMPANY Lorain, Ohio</u>						
Thomas P. Haywood	D	9-22-83	2	200		3,427 1,245
<u>SYLVANIA SAVINGS BANK COMPANY Sylvania, Ohio</u>						
Thomas H. Lautenbach	D	10-14-83		87		987
H. William Manley	O	10-28-83			500	200
Benjamin J. Marsh	D	10-14-83 10-14-83	2	100 135		1,973 116

BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	TRANSACTION AND OWNERSHIP SYMBOL	AGGREGATE TRANSACTIONS		MONTH-END OWNERSHIP
				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>TRI-COUNTY BANKING COMPANY</u> <u>Junction City, Oregon</u>						
James A. Bingham	O	9-27-83		63		1,534
Herman C. Bradley	O	9-27-83 10-05-83		82 56		3,614
<u>UNION TRUST COMPANY OF WILDWOOD</u> <u>Wildwood, New Jersey</u>						
Palmer M. Way, Jr.	D	9-21-83	2		100	9,445 12,756
<u>UNITED COUNTIES TRUST COMPANY</u> <u>Elizabeth, New Jersey</u>						
Robert W. Donnelly	O	9-1-83	2	200		1,292 380